

1. (Original) A method for electronically processing a commercial transaction, the method comprising:
 - determining whether a monetary amount associated with the transaction meets a selected threshold amount;
 - when said monetary amount associated with the transaction does not meet said selected threshold amount, utilizing a first account for settling the transaction; and
 - when the monetary amount associated with the transaction does meet the selected threshold amount, utilizing a second account for settling the transaction.
2. (Currently Amended) The method as set forth in claim 1, wherein said first account is an account of a user making the commercial transaction at a point of sale terminal, wherein said first account is associated with a communications service that is also available for use by the user for a communications service not related to the commercial transaction, and wherein said first account is used to invoice the user for use of the communications service.
3. (Original) The method as set forth in claim 1, wherein said second account is an account associated with a transaction processing service.
4. (Currently Amended) The method as set forth in claim 3, wherein said second account is selected from the group consisting of [a VISA account, a Master Card account, an American Express account, and a Discover account] a credit account and a debit account.
5. (Original) The method as set forth in claim 3, wherein said communications service is a wireless communications service.
6. (Original) The method as set forth in claim 3, wherein said communications service is a telecommunications service.

7. (Original) The method as set forth in claim 3, wherein said communications service is a broad band communications service.
8. (Currently Amended) The method as set forth in claim 3, wherein said communications service is a satellite communications service.
9. (Original) The method as set forth in claim 3, wherein said communications service is a cable communications service.
10. (Original) The method as set forth in claim 1, wherein said first account is associated with a media service.
11. (Original) The method as set forth in claim 1, wherein said transaction is initiated with a communications device associated with said first account.
12. (Original) The method as set forth in claim 11, wherein said communications device is a wireless communications device.
13. (Original) The method as set forth in claim 11, wherein said communications device is an interactive television.
14. (Original) The method as set forth in claim 11, wherein said communications device is a telephone.
15. (Original) The method as set forth in claim 14, wherein said telephone operates on an Internet protocol.
16. (Original) The method as set forth in claim 11, wherein said communications device is a personal computing device.

17. (Original) The method as set forth in claim 1, wherein said transaction is guaranteed by a guarantor.
18. (Original) The method as set forth in claim 17, wherein said guarantor comprises at least one organization which provides communications or electronic media services.
19. (Original) The method as set forth in claim 18, wherein said guarantor comprises a plurality of organizations which provide communications or media services.
20. (Original) The method as set forth in claim 18, wherein said guarantor further comprises at least one organization which provides banking services.
21. (Original) The method as set forth in claim 18, wherein said guarantor comprises at least one organization which provides payment processing services.

22. (Original) A method for electronically processing a commercial transaction, said method comprising:

determining whether the sum of a monetary amount associated with the transaction and monetary amounts associated with other commercial transactions made within a selected time period meets a selected threshold amount;

when said sum does not meet said selected threshold amount, utilizing a first account for settling said commercial transactions; and

when said sum does meet said selected threshold amount, utilizing a second account for settling said commercial transactions.

23. (Original) The method as set forth in claim 22, wherein said first account is an account associated with a communications service.

24. (Original) The method as set forth in claim 22, wherein said first account is associated with a media service.

25. (Original) The method as set forth in claim 22, wherein said transaction is initiated with a communications device associated with said first account.

26. (Original) The method as set forth in claim 22, wherein said transaction is guaranteed by a guarantor.

27 (Original) A method for electronically processing a commercial transaction, said method comprising:

determining whether a merchant associated with said commercial transaction is an authorized merchant;

when it is determined whether said merchant associated with said commercial transaction is authorized, utilizing a first account for settling said commercial transaction; and

when it is determined that said merchant is not an authorized merchant, utilizing a second account for settling said commercial transaction.

28. (Original) The method as set forth in claim 27, wherein said first account is an account associated with a communications or media service.

29. (Original) The method as set forth in claim 28, wherein said second account is an account associated with a payment processing service.

30. (Original) The method as set forth in claim 28, wherein said account is an account associated with a bank.

31. (Original) The method as set forth in claim 28, wherein said first and second accounts are selectable by a user.

32. (Currently Amended) The method as set forth in claim 31, wherein a selection by a user of said first and second accounts is made on a user interface on a communications device associated with said communications or media service.

33. (Original) The method as set forth in claim 32, wherein said selection results in a default to said account until changed.

34. (New) The method as set forth in claim 1, wherein said first account comprises a debit account.

35. (New) The method as set forth in claim 1, wherein said first account comprises a credit account.
36. (New) A system for implementing the method according to claim 1.
37. (New) The system as set forth in claim 36, wherein said system comprises a plurality of users, wherein each said user has a corresponding first account associated with said communications service and a corresponding second account, wherein said second account comprises at least one of a debit account and a credit account, wherein said selected threshold amount is the same for each said user.
38. (New) The system as set forth in claim 36, wherein said system comprises a plurality of users, wherein each said user has a corresponding first account associated with said communications service and a corresponding second account, wherein said second account comprises at least one of a debit account and a credit account, wherein said selected threshold amount is established individually for each said user.
39. (New) A system for implementing the method according to claim 22.
40. (New) A system for implementing the method according to claim 27.

41. (New) A method for processing a purchase transaction made by a customer at a point of sale terminal, said method comprising:
- determining a monetary amount associated with said purchase transaction;
 - when said monetary amount associated with said purchase transaction is within a first predetermined range, using a first payment account of the customer to settle said purchase transaction, wherein said first payment account further comprises an account that is used for providing a communications, electronic content or media service to the user; and
 - when said monetary amount associated with said purchase transaction is not within said first predetermined range, using a second payment account of the customer to settle said purchase transaction, wherein said second payment account comprises at least one of a debit account and a credit account that is associated with a financial service provider other than a provider of said communications, electronic content or media service.
42. (New) The method as set forth in claim 41 wherein said first predetermined range comprises a range for micropayments that are less than amounts that are not within said predetermined range.
43. (New) A system for implementing the method according to claim 42.